

**State:** Arkansas **Filing Company:** John Hancock Life Insurance Company (U.S.A.)  
**TOI/Sub-TOI:** L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life  
**Product Name:** Page 3B (01/2013) Spec Page Update for 09ACCVUL  
**Project Name/Number:** Page 3B (01/2013) Spec Page Update for 09ACCVUL/Page 3B (01/2013) Spec Page Update for 09ACCVUL

## Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)  
Product Name: Page 3B (01/2013) Spec Page Update for 09ACCVUL  
State: Arkansas  
TOI: L09I Individual Life - Flexible Premium Adjustable Life  
Sub-TOI: L09I.001 Single Life  
Filing Type: Form  
Date Submitted: 09/25/2012  
SERFF Tr Num: MANU-128701566  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: PAGE 3B (01/2013) SPEC PAGE UPDATE FOR 09ACCVUL

Implementation  
Date Requested:  
Author(s): Nina Kassim, Arlene Laws, Karren Phair, Jacqueline Lau  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 10/02/2012  
Disposition Status: Approved-Closed  
Implementation Date:

State Filing Description:

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## General Information

Project Name: Page 3B (01/2013) Spec Page Update for 09ACCVUL  
Project Number: Page 3B (01/2013) Spec Page Update for 09ACCVUL  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Deemer Date:  
Submitted By: Jacqueline Lau

Status of Filing in Domicile:  
Date Approved in Domicile:  
Domicile Status Comments: State of Domicile; Michigan  
Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 10/02/2012  
State Status Changed: 10/02/2012  
Created By: Jacqueline Lau  
Corresponding Filing Tracking Number:

Filing Description:

Policy:

Form 09ACCVUL

Flexible Premium Variable Universal Life Insurance Policy, Non-Participating (revised Policy Specification page 3B)

We are submitting to your office notification of a rate change to Policy Form 09ACCVUL which was approved by your state on September 08, 2008 under SERFF Tracking # MANU-125738308, State Tracking # 40109. This rate change will apply to all new policies being issued and does not affect any in-force policies.

The change relates to a reduction in the Fixed Account Annual Rate on Page 3B from 3% to 2%. Please find enclosed revised Policy Specification Page 3B bearing a revision date (01/2013), wherein this change is reflected. This revised Specification Page is meant to replace the corresponding page that was previously filed and approved with policy form 09ACCVUL. This revision is due to changes in the market conditions.

Enclosed for your review is an Addendum to Actuarial Memorandum dated August 20, 2012 amending the previously filed Actuarial Memorandum of July 31, 2008 with the update described above. We still maintain full nonforfeiture compliance.

Except for the changes outlined above, no other change has been made to the previously filed documentation.

We trust that the form is acceptable to you and look forward to your state's approval in the usual manner. If you have any questions or concerns, please contact me at 416-926-6791 (collect) or via email at arlene\_laws@jhancock.com.

Enclosures: Addendum to Actuarial Memorandum for form 09ACCVUL  
Revised Page 3B (01/2013)  
Filing Fee (EFT)

## Company and Contact

### Filing Contact Information

Arlene Laws, Senior Contract Analyst  
P. O. Box 600  
Buffalo, NY 14201-0600

arlene\_laws@jhancock.com  
416-926-6791 [Phone]  
416-926-3121 [FAX]

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**Filing Company Information**

John Hancock Life Insurance  
Company (U.S.A.)  
P. O. Box 600  
Contracts and Compliance  
Buffalo, NY 14201-0600  
(416) 926-3000 ext. [Phone]

CoCode: 65838  
Group Code: 904  
Group Name:  
FEIN Number: 01-0233346

State of Domicile: Michigan  
Company Type:  
insurance/financial  
State ID Number:

**Filing Fees**

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

| Company                                      | Amount  | Date Processed | Transaction # |
|--|---------|----------------|---------------|
| John Hancock Life Insurance Company (U.S.A.) | \$50.00 | 09/25/2012     | 63054681      |

|                             |   |                        |  |
|-----------------------------|---|------------------------|--|
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| <b>Product Name:</b>        | Page 3B (01/2013) Spec Page Update for 09ACCVUL   |                        |  |
| <b>Project Name/Number:</b> | Page 3B (01/2013) Spec Page Update for 09ACCVUL/Page 3B (01/2013) Spec Page Update for 09ACCVUL |                        |  |

## Correspondence Summary

### Dispositions

| Status          | Created By | Created On | Date Submitted |
|-----------------|------------|------------|----------------|
| Approved-Closed | Linda Bird | 10/02/2012 | 10/02/2012     |

|                             |   |                        |  |
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## Disposition

Disposition Date: 10/02/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

| Schedule            | Schedule Item                                      | Schedule Item Status | Public Access |
|---------------------|--|----------------------|---------------|
| Supporting Document | Flesch Certification                               |                      | No            |
| Supporting Document | Application  |                      | No            |
| Supporting Document | Health - Actuarial Justification                   |                      | No            |
| Supporting Document | Outline of Coverage                                |                      | No            |
| Supporting Document | Addendum to Actuarial Memorandum for form 09ACCVUL |                      | No            |
| Form                | Policy Specifications                              |                      | Yes           |

|                             |   |                        |  |
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## Form Schedule

| Lead Form Number: |                      |              |           |                       |                              |                   |                       |
|-------------------|----------------------|--------------|-----------|-----------------------|------------------------------|-------------------|-----------------------|
| Item No.          | Schedule Item Status | Form Number  | Form Type | Form Name             | Action/ Action Specific Data | Readability Score | Attachments           |
| 1                 |                      | 3B (01/2013) | SCH       | Policy Specifications | Initial:                     |                   | Page 3B - Generic.pdf |

### Form Type Legend:

|             |   |             |  |
|-------------|---|-------------|--|
| <b>ADV</b>  | Advertising   | <b>AEF</b>  | Application/Enrollment Form                              |
| <b>CER</b>  | Certificate   | <b>CERA</b> | Certificate Amendment, Insert Page, Endorsement or Rider |
| <b>DDP</b>  | Data/Declaration Pages  | <b>FND</b>  | Funding Agreement (Annuity, Individual and Group)        |
| <b>MTX</b>  | Matrix  | <b>NOC</b>  | Notice of Coverage                                       |
| <b>OTH</b>  | Other   | <b>OUT</b>  | Outline of Coverage                                      |
| <b>PJK</b>  | Policy Jacket   | <b>POL</b>  | Policy/Contract/Fraternal Certificate                    |
| <b>POLA</b> | Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider | <b>SCH</b>  | Schedule Pages   |

**TABLE OF VALUES**

**Refer to your policy provisions for details on the terms and values shown in this table.**

|   |   |
|---|---|
| Minimum Total Face Amount                   | \$ 100,000                                  |
| Minimum Base Face Amount                    | \$ 100,000                                  |
| Minimum Total Face Amount Decrease          | \$ 50,000                                   |
| No-Lapse Guarantee Period                   |   |
| Base Face Amount                            | First [2] Policy Years from Policy Date     |
| Supplemental Face Amount (if elected)       | First 2 Policy Years from Policy            |
| Date  |   |
| Allocation Date                             | [10 <sup>TH</sup> day after the Issue Date] |
| Fixed Account Annual Rate                   | Not less than 2%                            |
| Loan Interest Credited Annual Rate          | 3%  |
| Maximum Loan Interest Charged Annual Rate   |   |
| Policy Years 1-10                           | 4.25%                                       |
| Policy Years 11+                            | 3.25%                                       |
| Minimum Loan Amount                         | \$ 500                                      |
| Minimum Withdrawal Amount                   | \$ 500                                      |
| Death Benefit Discount Factor               | 1.0024663                                   |
| Maximum Transfer Fee                        | \$25  |
| (See Section 17 for Transfer Restrictions)  |   |
| Fixed Account Maximum Transfer Percentage   | 15%   |
| Fixed Account Maximum Transfer Amount       | \$2,000                                     |
| Investment Account Maximum Transfer Amount  | \$ 1,000,000                                |
| Surrender Charge Calculation Limit          | \$ [5,015.00]                               |
| Partial Surrender Charge Decrease Exemption | 10%   |